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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

| Application No.   | Filed:     | Inventor(s):      | Atty. Dkt.:    |
|---|------------|-------------------|----------------|
| 10/786,023  | 02/26/2004 | Modigliani et al. | 061350-5002    |
| Title: AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND<br>ELIMINATION OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY |            |                   |                |
| Examiner: BASIT, Abdul  |            | Conf. No.: 2925   | Art Unit: 3694 |

INTERVIEW AGENDA

ATTN: Examiner Abdul Basit  
Fax No: 571-273-8300

Dear Examiner Basit,

We would like to discuss the following issues with you during the interview today:

1. Whether O'Leary teaches a unique identifier registered by a plurality of registrars, each associated with a different payment network in said network of payment networks.

O'Leary teaches IPA accounts, but accessing an IPA requires a PIN. O'Leary also teaches a VPL account that a user can publish the address (see 12:16-24), but O'Leary does not teach such a VPL account is being registered by a plurality of registrars, each associated with a different payment network.

2. Whether O'Leary teaches the limitation of claim 3.

O'Leary does not teach a "directory" for mapping unique identifiers to account addresses. Neither does O'Leary teach a directory that could provide real-time synchronization with other directories.

Thanks,

(Kevin) Xin He